

**In the United States Bankruptcy Court
For the Western District of Oklahoma**

In re: Janet Sharpe,)	
)	Case No. 14-14210
)	Chapter 13
Debtor.)	
)	Judge Niles Jackson

**DEBTOR'S OBJECTION TO CLAIM NO. 6,
NOTICE OF HEARING, AND CERTIFICATE OF SERVICE**

Debtor, Janet Sharpe, objects to Proof of Claim No. 6, filed by U.S. Bank National Association ("U.S. Bank") for the following reasons:

1. Debtor filed a bankruptcy petition in the above-described proceeding on October 8, 2014.
2. On February 5, 2015, U.S. Bank filed a Proof of Claim docketed as Claim No. 6 in the amount of \$31,172.76.
3. Based on U.S. Bank's Proof of Claim, U.S. Bank is affirming it has a mortgage and/or note secured by Debtor's personal residence located at 508 SW 68th St., Oklahoma City, OK 73139.
4. U.S. Bank's Proof of Claim states the amount owed on the mortgage and/or note as of the date the case was filed was \$31,172.76.
5. Debtor believes this amount is artificially inflated, and does not take into account payments made by the Debtor.
6. Debtor believes the amount needed to pay off the mortgage and/or note is actually \$12,000.00, based on the payments she believes have not been properly credited by U.S. Bank.
7. Debtor listed this debt as disputed on Schedule D with a total of \$20,468.00, which Debtor believed to be artificially inflated.
8. U.S. Bank has now filed a Proof of Claim for over \$10,000.00 more than that.
9. Debtor believes the amount needed to pay off the mortgage has been artificially inflated by U.S. Bank's failure to properly apply payments to Debtor's account and to keep a proper accounting of payments made.

THEREFORE, Debtor respectfully requests the Court enter an Order denying U.S. Bank's proof of claim to the extent the amount necessary to pay off the mortgage exceeds \$12,000.00.

Dated March 10, 2015.

Janet Sharpe,

By her attorney,

/s/ Joshua T. Copeland

Joshua T. Copeland

OBA No. 22532

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Attorney for Debtor

**NOTICE OF TIME WITHIN WHICH TO RESPOND AND POTENTIAL
CONSEQUENCES OF FAILURE TO TIMELY RESPOND**

Under Rule 3007-1 of the Local Rules for the United States Bankruptcy Court for the Western District of Oklahoma (the "Local Rules"), you must file a written response to this objection within the time allowed under Rule 3007-1(D) of the Local Rules, which provides in pertinent part that "If a timely response to a claim objection is not filed and served within fourteen (14) days after the objection is filed, the objecting party shall upload a proposed order to the Court, pursuant to the procedures in Local Rule 9013-1 and the ECF Guidelines and shall notify the Court that the hearing on the objection may be stricken. [Note – this is a flat fourteen (14) days regardless of manner of service.]" Your failure to timely respond may result in this objection being sustained by the Court without further notice or hearing pursuant to Local Rule 9013-1.

NOTICE OF HEARING

Notice is hereby given that a hearing on the Debtor's Objection to Claim No. 6 will be held on April 14, 2015, before the Honorable Judge Janice D. Loyd at 9:45 AM.

Dated March 10, 2015.

Janet Sharpe,

By her attorney,

/s/ Joshua T. Copeland

Joshua T. Copeland

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Attorney for Debtor

CERTIFICATE OF SERVICE

I certify that on the 10th day of March, 2015, copies of the above referenced document were forwarded via U.S. Mail, first class, postage prepaid and properly addressed to the following at the addresses shown below:

**U.S. Bank, National Association
Nationstar Mortgage, LLC
Attn: Bankruptcy Department
PO Box 630267
Irving, TX 75063**

I further certify that on the 10th day of March, 2015, copies of the above referenced document were forwarded via certified U.S. Mail, first class, postage prepaid and properly addressed to the following at the addresses shown below:

**U.S. Bank, National Association
c/o Jan Estep, President
425 Walnut Street
Cincinnati, OH 45202**

/s/ Joshua T. Copeland
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